

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Laurel Elizabeth Kuehn
Debtor

Case No. 19-03721-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 05, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:

Recip ID	Recipient Name and Address
db	+ Laurel Elizabeth Kuehn, 361 C Street, Carlisle, PA 17013-1832
5241570	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
5246632	+ George F. Douglas, III, Esq., Salzmann Hughes, P.C., 354 Alexander Spring Road, Suite 1, Carlisle, PA 17015-7451
5241575	+ Phelan Hallinan Diamond & Jones, One Penn Center Plaza, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
5241578	+ Salzmann Hughes, 354 Alexander Springs Road, Suite 1, Carlisle, PA 17015-7451
5241579	+ Steven & Vickie Jones, 14 Robbins Lane, Carlisle, PA 17013-3960
5246633	+ Steven Jones and Vickie Jones, 14 Robbins Lane, Carlisle, PA 17013-3960

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5605176	EDI: ATLASACQU	Dec 05 2024 23:40:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
5247142	EDI: CAPITALONE.COM	Dec 05 2024 23:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5241571	EDI: CAPITALONE.COM	Dec 05 2024 23:40:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5262874	Email/PDF: bncnotices@becket-lee.com	Dec 05 2024 18:46:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5261958	EDI: DIRECTV.COM	Dec 05 2024 23:40:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5268144	+ Email/Text: servicingmailhub@flagstar.com	Dec 05 2024 18:41:00	FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
5337490	Email/Text: servicingmailhub@flagstar.com	Dec 05 2024 18:41:00	FLAGSTAR BANK, FSB, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098
5241573	+ Email/Text: servicingmailhub@flagstar.com	Dec 05 2024 18:41:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5247073	Email/PDF: resurgentbknofications@resurgent.com	Dec 05 2024 18:45:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5241574	+ Email/Text: bankruptcy@marinerfinance.com	Dec 05 2024 18:41:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
5241576	EDI: PRA.COM	Dec 05 2024 23:40:00	PRA Receivables Management, LLC, d/b/a Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541-1067

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5241577	+ EDI: G2RSPSECU	Dec 05 2024 23:40:00	PSECU, 1500 Elmerton Avenue, PO Box 67013, Harrisburg, PA 17106-7013
5241577	+ Email/Text: bankruptcynotices@psecu.com	Dec 05 2024 18:41:00	PSECU, 1500 Elmerton Avenue, PO Box 67013, Harrisburg, PA 17106-7013
5244393	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Dec 05 2024 18:57:42	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
5259629	+ EDI: LCIFULLSRV	Dec 05 2024 23:40:00	Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931
5265837	EDI: AIS.COM	Dec 05 2024 23:40:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5241572	##	ERC, PO Box 23870, Jacksonville, FL 32241-3870

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor Flagstar Bank FSB blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Flagstar Bank FSB bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor Flagstar Bank FSB pamb@fedphe.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Laurel Elizabeth Kuehn pmurphy@dplglaw.com kgreene@dplglaw.com
Thomas Song	on behalf of Creditor Flagstar Bank FSB tomysong0@gmail.com
United States Trustee	

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ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Laurel Elizabeth Kuehn

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9123

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-03721-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Laurel Elizabeth Kuehn

12/5/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.